

THE IMPACT OF COST SHARING POLICY ON STUDENT'S PARTICIPATION IN HIGHER EDUCATION IN TANZANIA

By

MUJILA, Edda Duncan

THESIS

Submitted to

KDI School of Public Policy and Management

In Partial Fulfillment of the Requirements

For the Degree of

MASTER OF DEVELOPMENT POLICY

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Approval as of August, 2017

탄자니아의 고등 교육 참여에 대한 비용 분담의 영향

추상

By

MUJILA Edda Duncan

탄자니아의 인구가 증가함에 따라 고등 교육을 요하는 학생들의 수는 증가하지만 탄자니아 정부는 더 이상 국가의 모든 고등 교육에 재정 지원을 할 수 없게 되었다. 이는 1970년대 아루사 선언 아래 Mwalimu J.K.Nyerere의 유산인 “Elimu kwa Wote” (모두를 위한 교육) 지도하에 소개된 이전 고등 교육 정책을 이행하는 데에 실패하게 되었다. 정부 지원 아래 동등한 고등 교육의 접근만으로는 수행이 불가능한 것처럼 보인다. 모두를 위한 교육은 1990 년대에 더 이상 볼 수 없었고, 이는 탄자니아의 고등 교육에 대한 자녀의 학비 보조에 부모가 기여해야하는 비용 분담 정책으로 대체되었다. 고등 교육 자금 조달 어려움의 해결책은 비용 분담 제도를 채택하는 것이었다. 정책 이행은 가난한 가정에서 학생들에게 고등 교육을 제공하는 데 미치는 영향과 영향에 대해 학자들 간에 다르게 검토되었다. 비용 분담 정책을 채택하는 주요 목적은 고등 교육에 대한 정부 부담을 자동으로 줄일 수 있도록 학부모 및 기타 교육 이해 관계자가 자녀의 고등 교육 비용에 기여하도록 늘리는 것이었다. 본 논문의 목적은 탄자니아에서의 정책 적용 및 시행이 학생의 고등 교육 참여 및 고등 교육에 대한 정부 부담의 감소에 영향을 미치는지 여부와 상관없이 비용 분담 제도를 비판적으로 검토하는 데에 있다. 11 개 대학 3 개 지역에서 질적 데이터를 수집하였고, 이 교육 정책의 영향을 측정하기 위해 SPSS 프로그램을 통하여 양적으로 데이터를 분석하였다.

키워드: 비용 분담, 고등 교육, 이해관계자, 정책, 참여

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MUJILA Edda Duncan

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CHAPTER ONE

1. INTRODUCTION

1.0 Overview and Background of the Problem

In 21st century cost sharing is no longer a new phenomenon, most of the countries both developed and developing countries have been practicing cost sharing in most of the higher learning institutions. Developed countries such as Australia, Germany, Finland, UK, Korea, US and others has been implementing cost sharing.(European Commision,2014), The same to developing countries such as Thailand, China, Kenya, Ghana, Uganda and Tanzania has been also implementing cost sharing which has brings success in increasing of private sector engagement in providing higher education so as to meet the growing demand for higher education, increasing participation and involvement of more stakeholders are financing higher education.(Asian Development Bank,2009: Johnstone, 2004)

1.1 Tanzania's Cost Sharing in Higher Education

Ishengoma (2004) has explained that in Tanzania has never been new ideology, but paused system that occurred due to the changes of political system after independence. Immediate after independent 1961Tanzania was capitalist country, under this period all public services involved cost sharing including higher education. However, increasing inequality on income and access of social services, contributed changes in political system, where in 1967 Tanzania adopted socialism policy (Sera ya Ujamaa na Kujitegemea), among the new area emphasized during that wave was education for self-reliance (Elimu ya Ujamaa na Kujitegemea), in other word these was known as education for all. In implementing this policy education was free at all levels and all costs pertaining education was borne by the government. (Ishengoma, 2004)

However, being a developing country that at large extent depends on donors support to sustain socio-economic development, it was hard for developing partners to accept the socialism policy and continue supporting free education. In other dimension, Tanzania faced hard crisis 1970s caused from internal and external factors such as Oil shock, decline of price agriculture product in world market,

collapse of socialist countries in which Tanzania was heavily depended on. It was difficult for Tanzania to continue financing the sector with the continue increase of population as noted from UNESCO (1989) Tanzania education has shown that higher education has been characterized by higher operational costs. The ratio of costs in compared to primary education was TZS 857, and secondary education TZS 17,409 and in university is Tshs.160,712 in 1988/89 is spending 20% of its capital budget on was spent in higher education. (Galabawa, 1991) pp.52: MoE, 1989)

Thus, the international agencies supporting Low Income Countries (LICs) e.g. Tanzania, gave conditions to Tanzania of changing its policies so as to get financial assistance from donors and IMF and World Bank came with Structural Adjustment Policies (SAPs) that reshuffled political and economic system in the whole country. These policies were market policies that not only touched Tanzania economy but also social areas including education. Tanzania was advised to reduce expenditure on higher education by introducing costs sharing in higher education (Galabawa, 1991). In addressing the crisis, mid 1980s Tanzania adopted public reform initiatives in all sectors including higher education. In higher education government started reducing expenditure that was borne by government and encourage cost-sharing policies that will enable government to cut public expenditure in higher education.

1.3. Thesis Statement

The implementation of cost sharing in Tanzania has started mid-1990s; the loans were given direct from the ministry to the universities. However to smoothen the process in 2004, the government of Tanzania established the Higher Education Loan Board (HESLB) that started its duty in 2005 for the purpose of enabling the higher education students' who excelled in their studies but can't afford to pay for their higher education to get loans for higher education. As it has been stated

“HESLB main mandate is to facilitate enhanced quality training of professionals at higher education levels by way of loans issuance. Since its establishment, HESLB has issued loans to needy students who are not economically able but have excelled academically”. (HESLB, 2009) pg.9)

The loans are given to the students though Means Test is the electronic tool used to determine economic status of the loan applicants. Therefore through means test the variable that are mostly used to allocate loan to where the students are six which are Education background(40%), social economic status(20%), parents' education level(20%), , parents occupation(10%), parents' assets(5%) , parent s' lifestyle(5%). However the students that are pursuing science courses in higher education are given 100% loan of their fees. (HESLB, 2009)

There has been several studies conducted concerning with cost sharing Ishengoma (2004) has been arguing about the cost sharing and participation in higher education, Johnstone also has been arguing about the results of cost sharing in increasing the role of parents to education.

Farrell (1999) has argued that the cost sharing is the system that might leads to hindrance of attaining higher education to the students from poor family where the parents can't afford to share the cost despite of their academic excellence in high school. There has been controversial to all arguments while Morell et al (2007) has recognize the increase number of students due to cost sharing policy which is called democratizing higher education, the private sector also has involved in provision of higher education but the core challenge remains the financing of higher education. The aim of this study is to fill the gap and adding knowledge to previous research works on higher education in Tanzania that never address the gap of intention of cost sharing system which was to enable excelled students but not capable to pay their fees in higher studies. Therefore this study will examine the implementation of the cost sharing policy impacted on participation in higher education in terms of the number of student's enrollment in cost sharing and number of students left out.

1.4. Research Questions

The main research question of this study is to investigate to what extent *cost sharing policy* in Tanzania has impacted participation in higher education. In responding the main question, the following three questions will be examined.

- i. Does the cost sharing policy increase number of enrollment in higher education?
- ii. Does cost sharing in higher education institutions reduced government burden on higher education?
- iii. What are the challenges facing the cost sharing policy?

1.5. Scope of the Study

The study will focus on Tanzanian higher education learning institutions that are all scattered in 30 different regions but four regions and six institutions will be selected out 49 available. The regions that will be covered in this study are Dar es Salaam, Mbeya, and Morogoro where four university and two colleges will be used as sample representing other higher learning institutions.

1.6. Significance of the Study

The main purpose of any research study is to add or advance knowledge about particular area of study or find solution of social economic challenges facing society. The significance of this study is to expand the knowledge about the higher education policy impacts and give recommendations and suggestion for the improvement.

1.7. Area of Study

This study will cover focus on Tanzania, among 30 regions, the study will be conducted in three regions those are Iringa, Dar es Salaam and Morogoro. In these regions one or more university/college will be involved in this study. Despite of this selection, the researcher will do random sampling to select sample of enrolled students in these universities, government expenditure on these years and number of completion. Since the purpose is to explore the government reduction on spending will also monitor the private sponsorship students. The sample has withdrawn from more than ten universities in Tanzania.

CHAPTER TWO

2.0. LITERATURE REVIEW

In 21st Century Higher education is no longer luxurious commodity but an investment that expected to bring both private and social return. However the access of higher education as the demand increases it become challenges to meet all demand due to scarce resources such as finances, infrastructure and manpower to meet the growing demand of higher education. This has been a huge challenge to most of transitional economies as it has been described. However the major challenge facing higher education in this era, is not infrastructure, due to the democratizing of higher education sector' as it has been noted by Morley et al (2007) there is increase in higher education institutions in countries such as Ghana and Tanzania as the blessing towards expanding access and participation of more students in higher education but its rather financing higher education is the great challenge to the developing countries in most of Sub Sahara Region. (Morley et al, 2007)

There is no doubt on the importance of higher education on social economic development of any country in expanding the global competitiveness by investing in human resources. There has been argument and different views on the role of financing higher education. The researchers such as Johnstone (2002), (2004), Galabawa (1991) and others has been seen that the parents and students has a role to financing their higher education

Galabawa (1991) has argued that despite of government efforts of expanding higher education opportunities to the majority, its efforts are hindered by insufficient resources to support the growing demands to higher education due to lack of creativity and extra sources of revenues apart from taxation. This has made government to increase tax to workers and business groups which also affect the business profits and also affect workers' salaries. Financing higher education is the major challenge that Tanzania facing due to limited financial resources (Galabawa, 1991) pg.1)

Johnstone (2002) who explaining that access for higher education in less industrialized countries and transitional economy has been a challenge because the government as the exclusive borne of all cost and taxpayers money can no longer meet the growing demands of higher education as the tax and revenue are insufficient to cover all per students costs which are seems impossible (Johnstone, 2002) p.2)

The Commission for Africa Report (2005) has explained the role of higher education in bringing sustainable development and poverty reduction in African countries, specifically universities as the tool for development rather than aid to development. Addition to that higher education is seen as the pillar of providing scientific and technical knowledge that will enable the growing of private economy, government policy as well as service.(Morley et.al(n,d)pg.2)

Mpiza (2007) in his paper on “Impact of Cost sharing Policy” has argued that that some parents has been education their children in private schools that are expensive and public universities under private universities, contribution of higher education to their children will not only benefit the parents but also is part of the parents’ obligation to educate their children (Mpiza, 2007 noted from Meritosis and Wolanin, 2002)

Despite of government initiative and allow private sector to participation in higher education in Tanzania, still the number of students admitted to these private universities are highly depending on government sponsorship for their education that is given in terms of loans though Higher Education Students’ Loan Board(HESLB) which indirectly does not save the government spending rather than increasing because the private universities costs for Higher education is twice higher to public universities which leads to competition over few lecturers with public universities.

On the other hand, adopting of cost sharing policy has enabled parents and students in higher education about cost sharing in higher education, however the results has been vary from country to country depends on its economic stage, the developed countries this policy has been well operational, on contrary to most of the transitional economies such as Tanzania, there has been a question of equity on

accessing higher education. Scholars such as Ishengoma (2007), Mushi (2014), Farell (1999), UNESCO (2011), Morley (2007), Johnstone (2004)

Farell (1999) has argued that cost sharing in higher education might reduce equity on access of higher education for the children from the poor family who despite of all difficulties performed well in high schools but due lack of fees to contribute in higher education.

Ishengoma (2004) has noted rapid increase of candidate applying for higher education such as University of Dar es Salaam between 1989-1990 only 2,578 to 2003-2004 the number increased by 210% and reached 8000. Despite of growing demand due to the limited resources only 2555 which is 32% out of 8000 got admission to the university. This is highly contributed to the lack of self-financial support, costs that lead to less access of higher education (Ishengoma 2004)

Morley et al (2007) in their work of 'Democratizing Higher education' commented on this issue has been discussed that widening the participation of students in higher education is one of the agenda of achieving MDGs and noting education has also social and economic impacts on national development. Also it has been noted that despite of global increasing enrollment of 24% in higher education from 1960 12 million to 132million in 2004, In Sub Sahara African countries the enrollment has dropped 5% where in countries such as Ghana reached 3% and Tanzania only 1% (UNESCO, 2006)

Ishengoma (2004) also argued about higher education policy of cost sharing as inevitable due to the difficulties that most of the African countries facing unable to finance Higher education costs as the number of students increasing, however the impacts of higher education new policy has consequences on African building its human resources for social economic development.

Johnstone(2004) in its work have shown that Africa isn't only place implementing cost sharing policy but developed countries such as Russia, US, Korea, Britain, China, Scotland, Australia, India also implementing cost sharing as part of improving and reducing government burden. He also explaining the

root cause of this system is highly in market economy –oriented that sees that source of the public revenue is not government but the people who pays taxes. Therefore using tax payer’s money to support higher education students who are attaining private benefits more than social return remained as controversy issue.

The similar patterns shows in Ishengoma (2007) in his research to students admitted to University of Dar es Salaam on their personal bio about their parents occupations for the admission year 2003. The results shows that in total of 2757 students admitted to that academic year 982 parents were professional which 35.6%, Managerial/Administrative 113 is (4.1%) Clerical and other related workers 74(2.7%) Sales workers 15 (0.5%) Service workers 13(0.47%) and Agriculture 1408(68.0%) Transport 106 (3.8%) and other 46 (1.7%). This shows that the highest percentage of students admitted at UDSM parents are farmers who are engaging in agriculture. The challenging key issue is will they be able to be admitted in the same percentage in cost sharing system in higher education and will government reach its target of increasing access while introducing cost sharing, this is the main target as it has been pointed out with other scholars(Ishengoma,2003)

Mushi (2014) has argued that the implementation of cost sharing implementation has weaknesses on its implementation and monitoring process, about the qualification of being able to enter in cost sharing before and after finishing higher education. According Mushi there is no specific criteria followed or specific measures that are used to engage students’ in cost sharing system through (HESLB) higher education loan board system and monitoring loan recovery after finish their studies.(Mushi,2014)

In order to have competitive advantage and social economic development building educated society and human capital is inevitable. Most of both developed and rapid developing countries have managed to invest in their youth specifically the higher education. However the government is the leader in such mission, but the costs of investment in higher education has become more and more growing for the past decades due to the rapid growing demand of higher education, comparing to the government

scarcity resources to accommodate all qualified candidate to join higher education. This is due to the high paid salary staff, increasing running costs, modern infrastructure and other operating costs.

As the part of seeking higher education financing antidote, Tanzania as other countries in developing countries adopted cost sharing system, so as to reduce government financial burden by giving opportunity to other stakeholders to contribute in financing higher education. It has been stated in the Tanzania Higher Education Policy 1999, that the main aim of introduction of cost sharing policy is to rationalizing government contribution on higher education, including the introduction of Students' Loan Scheme in Higher Education.

Cost Sharing in Tanzania

Cost sharing policy established for the main purpose of reducing government expenditure on higher education by encouraging other higher education beneficiaries to incur costs of higher education. This is highly contributed by the rising demand of students in need of higher education against the scarce resources to support all of them in acquiring higher education, Therefore as part of policy recommendation, higher education was one among the sector that has been touched by Structural Adjustment Programs (SAPs) in 1980s, this has led Tanzania to change Higher education policy which emphasized in Equality on access to 'education for all' under Ujamaa (African Socialism) was forced to abandoned to incur higher education costs rather encouraging other education stakeholders to borne education costs.

The implementation of cost sharing is under government mandate, Ministry of Education that established Higher Education Students' Loan Board (HESLB) in 2005 to oversees all in need and qualified students' to get higher education financial assistance through loan to access loans from government in form of cost sharing (some of the costs borne by government, and the rest by either parent, student, NGO or private sector. By doing this government will allocate resources to more students in need who are academically excelled in their high school but economically unable to bear all higher education

costs in a loan basis. As it has been identified that Government of Tanzania is the main controller and manager as well as allocator of financial resources to the students in need so as to build sense of academic competition among students, sense of responsibility for their own education and payment of loan after their studies and employment.(Higher Education Policy,1999)

Therefore the implementation of cost sharing system in Tanzania is highly relating to eligible students access to higher education loan through (HESLB) to support their participation in higher education. This is done through computerized system ‘Means test’ on basis of education background, parents lifestyle, social economic status, parent education level, parent occupation, parent’s assets etc. The HESLB implementing cost sharing based on their economic situation of the student which will likely lead to get 100%, 80%,60%,40%,20%, 10% and 5%.(HESLB,2009)

Despite of having more than decade of cost sharing policy implementation in Tanzania, still there has been conflicting views on its objectiveness and targets on its outcomes in higher education, scholars has been skeptical about this policy implementation and students participation in higher education objectives,

National Bureau of Statistics Report of (2014/15) shows that there has been increasing number of students enrolled in higher learning institutions. The number of students in both private and public universities has been increasing even though there has been ups and down.

Table 1: Students Enrolled in Universities and Colleges in Tanzania 2009-2015

University/College	2009/2010	2010/2011	2011/2012	2012/13	2013/14	2014/15
Public	89449	92977	112,573	128,471	96,186	101,715
Private	33,985	42390	53,701	75,638	62,516	44,283
Total	123,434	135,367	166,274	204,109	158,705	145,998

Source: Constructed from the data Tanzania National Bureau of Statistics (NBS) 2015

Similarly, Asia Development Bank (2009) has shown progress on Tanzania, higher education participation that has been increasing by 28.5% in 1999-2007 from 18,067 in 1999 to 51,080 in 2005. Despite of the progressive, the report never relates the direct impacts of such increase with cost sharing system. However it has been noted that students' loan system, despite of being globally adopted has never been fruitful due to poor administration and loan recovery which is highly contributed by government bureaucracy and lack of incentive to operate loan system.(ADB,2009:) pg. 35-40

In Tanzania as well, Higher education Students Loans Board (2009) Report has also noted the challenge in loan repayment challenge, the loan beneficiaries doesn't repay their loans on time so as to allow the loans to be used for the next intake. Most of the loan beneficiaries still believe that loans were for free, they have right to be educated for free as it was in 1980s. The government more than their parents has a responsibility of paying for their higher education and not primarily their parents or themselves. The HESLB Annual Report (2009) data shows that despite the increasing of giving students loans for higher education as the years goes on the recovery of these loans is still slow despite of some beneficiaries being hired in government or private sector and being capable of repay the loans. In 15 years of HESLB 1994-2009 the total amount of TZS 2,088,961,453.29 was collected which is 12.4% compared to due repayment of TZS 16,823,810,208.95 amount of loan due.(HESLB,2009.)

Teklesie and Johnstone(2004) in their paper "The dilemma of Means Testing in Targeted Subsidies in Africa Higher Education", they have argued that, despite of using means testing and encouraging cost sharing in higher education it is not realistic in East African countries due to the fact that, the average income of family in African family is extremely low to pay as part of cost sharing for their children education, addition to that cost sharing prevent the possibility of students from low income family to participate in higher education(Tekleselassie and Johnstone,2004:pg 2)

UNESCO Report (2010) on Tanzania Education Analysis has shown that despite of Tanzania being the biggest countries in East Africa, spend huge part of its public expenditure on higher education

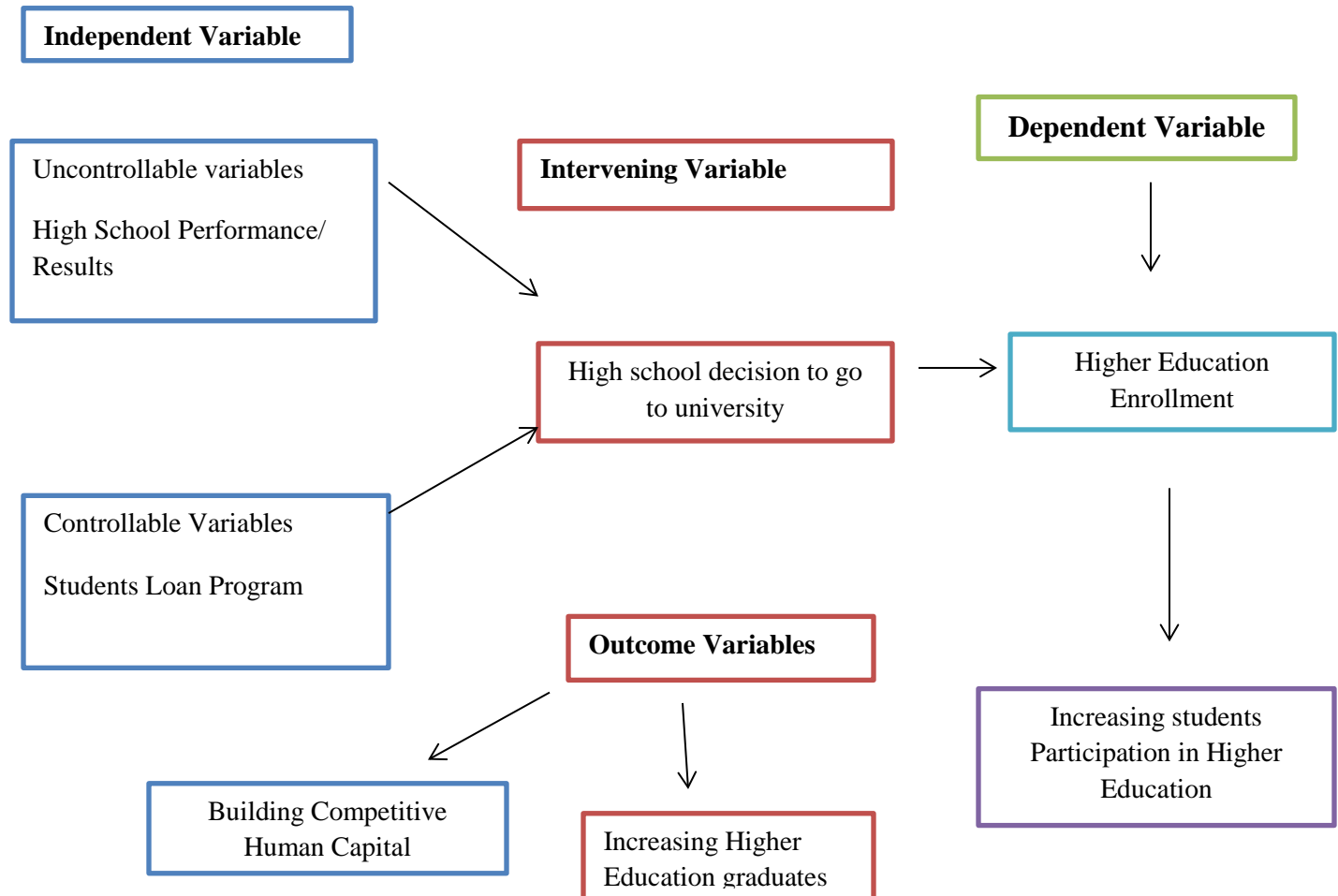
26% but still it has the lowest participants in higher education. Despite of being the highest country spending more on education 26.5% of its public expenditure on higher education in 2000s-2010s Tanzania is the country with lowest rate of countries in higher education enrollment 1% compared to Kenya and Uganda which have 3%(UNESCO, 2010).

Since there is no clear research facts that measures the effectiveness of cost sharing policy through Students' Loans Board for higher education the main focus of focusing in this study is to examine the impact of cost sharing policy in Tanzania in relation to students' participation in higher education. The implementation started in mid- 1990s, therefore the study will engage the participants of higher education within such period 1995-2015.

2.1. Theoretical Framework

The theoretical framework of cost sharing based on the literature review that supports the implementation of cost sharing basing on its roles of increasing participation of students in higher education as well as accountability of other higher education stakeholder's financially to support their own education which leads to reducing government burden in higher education. This will enable government to use its scarce resource to support more students who are academically excelled but financially unable to support their higher education so as to increase participation in higher education. Last but not least in long term sustainability Students loan repayment after finishing their studies will enable the next generation to access loan as they did which in long run will reduce government burden on higher education. Generally cost sharing has been a means to create accountability on higher education.

2.2. Conceptual Framework of Cost Sharing in Higher Education



2.2. 1. Rationale of Theoretical Framework to Financing Higher Education

Rationale based in this theory, is that the government with scarce resource to meet all HE demands through cost sharing the government will be able to use its limited resource reaching more students since the parents /students/ NGO/Private sector are also borne higher education costs. This will lead to the increasing number of students participating and completion in higher education. This will increase number of experts and competent human capital in Tanzania. However, this is also can be a

threat to the students from poor family to access Higher Education due to lack of paying part of required fees.

2.2.3. Role of Cost Sharing Policy in Higher Education

The cost sharing in higher education has been introduced for three main objectives which are clearly stated as:

1. Reduce the government burden as full financier of higher education by involving other stakeholders in financing higher education
2. Increasing the participation of students in higher education by using scarce resources reaching more students as long as the students are supported half of the costs of higher education through Students' Loans programs
3. Increasing accountability and competition among students which leads to academic excelled students without economic capability to pay for the higher education to access higher education.

2.2.4. Hypothesis

2.2.4.1. Research Hypothesis

H.1. Cost sharing policy has no impact on students' participation in higher education

H. 2: The cost sharing in higher education institutions has not reduced government burden on higher education.

CHAPTER THREE

3.0. RESEARCH METHODOLOGY

This chapter discusses the techniques that will be used in conducting the research study, as per study objectives is to seek answers of the research questions that are (i) the impact of cost sharing on students decision to participate in higher education (ii) impact of cost sharing on government burden on higher education last but not least (iii) challenges on implementing the cost sharing policy. In order to answer these research questions, this study will employ both quantitative and qualitative analysis of secondary data.

3.1. Research Design

This study has used surveys and in depth interview to collect opinions of impacts from parents, students and government officials opinions and attitudes on challenges, method of execution, recommendations towards the cost sharing policy implementation. This is to make sure that systematic quality facts and evidence towards the cost sharing and students participation in higher education is highly investigated.

3.2. Population

Population in this research is all Tanzanians higher education students enrolled in higher learning institutions before and after cost sharing policy. According to National Bureau of Statistics of Tanzania (2015) Report shows that the country has 49 higher learning institutions and 224,080 enrolled students in higher education who are eligible to participate as population in the study (National Bureau of Statistics,2015)

3.3. Sample Size and Sampling Techniques

Sample is the representative of the whole population. Since the population is larger 224,080 students in higher education, is too large for researcher to use it in the study, therefore sample will be employed to represents the population. The researcher will use stratified and simple random sampling method where

out of 49 universities operating in Tanzania, more than 10 Universities students were involved in the study to represent higher learning institutions in Tanzania, as well as organizations that are directly related with the topic will be selected in non-probability manner. However probability sampling technique that allows selecting 300 sample size from 7 universities in Tanzania.

3.4. Data Collection

In this study, the research survey questionnaires were distributed to 420 respondents that have knowledgeable about cost sharing implementation system in Tanzania. 309 higher education students in 10 universities and 20 to government officials in the ministries that are related with Higher Education programs, as well as 18 lecturers will be interviewed from universities as well as 93 parents both students enrolled under cost sharing system and not enrolled under the cost sharing system also will be involved in this study to share their opinions and attitudes on cost sharing system.

Development of Data Collection Tools

The study has mostly use surveys questionnaires that will be used to collect data from higher education stakeholders who are mostly students, government officials, lecturers, parents/guardians, NGOs etc. The development of these data collection instruments will relates to the research questions which are based on the impact of cost sharing on student's participation, the role of cost sharing on reducing government spending as well as the challenges on implementing this policy. In the survey it has been divided into three major parts:

Demographic part: It the first part of questionnaire starts from **Qn. 1- 7** and asks the basic question such as Age, Gender, Employment status, Admission Status, Higher Education Status and Location

Cost Sharing Part: It is the second part of the questionnaire from **Qn. 8-16** that asks about knowledge of the policy, financing, impacts, enrollment, and access to loans, opinions and attitudes on effects of the policy. All of these questions have three to five questions are closed ended.

Policy Challenges Part: It is the last part of the questionnaires starts from **Qn. 17-18** with in depth questions regarding the knowledge of criteria, policy implementation challenges and ways to improve. It is open ended questions seeking to know respondents' opinions.

Variable as it has been defined by Thompson (2006) refers to the characteristics or attribute of the individual or an organization that can be measured or observed and that varies among the people or organization to be studied" (Creswell, 2009 pg. 52.)

Independent Variables are the variables that impacts on another variables. These variables have causal-relationship with other variable. The independent variables from the Higher education study are the Cost sharing Policy

Dependent Variables these are variables that are highly depend on the other variable (independent variable to have certain impacts. In this research work the dependent variable will be the increasing number of students participating in higher education.

Intervening Variables are the variables that intervening the relationship between independent and dependent variables

Outcome variables: the expected outcomes or results after implementation of a particular policy after specific period of time. In this particular study the desirable outcomes variable are the increasing the number of students from the needy family in higher education.

Cost Sharing is the system that removes the burden of costs from substantial reliance on governments or taxpayers to a greater reliance on parents and students (Johnstone, 2004)pg.2)

Higher Education: is the education and training at college and university especially to degree level (Oxford Advanced Learners' Dictionary)

Means Test is an electronic tool used to determine economic ability of the loan applicants. It is conducted automatically by the Loan Management System based on information provided by the applicants.(HESLB, 2009)

3.4. Limitation of the Study

Lack of sufficient secondary data: the challenge in getting secondary data from the government agencies that are directly dealing with implementing cost sharing in higher education. Those offices are such as HESLB, MoE and TCU that has been responsible for keeping data enrollment of higher education, high school academic performance, government expenditure on higher education.

Reliability of data: this also might limits the effectiveness of this survey, because the sample and sampling technique as well method of data collection might be a challenge because of the distance and technical barriers due to employed data collectors and . This might lead to standard error of this research to reach 0.05 interval 5% of possibility error in this research work which is 95% to be correct.

Resources constraints: The research might want to involve as many as respondents as possible in this survey, but due to the scarce resource available, limits the number of respondents that will be involved in this subject will be 420 respondents from four groups students, parents, government officials and higher learning institutions staff (academic and non-academic staff)

Time limitation: The study needs sufficient time for the data collection and analysis, however there is time limitation that might be a challenge to accomplish all the procedure properly due to the fact that the researcher has to meet the deadline for submission of research findings and feedback rather than use more time in analyzing data in details and thoroughly.

CHAPTER FOUR

4.0. DATA ANALYSIS, RESULTS AND INTERPRETATION

4.1. Data Analysis Methods

In this study, the research will use quantitative statistical method, particularly multiple regression as means of analyze the data and qualitative means to summarize the respondents opinions and attitudes on cost sharing system so that to see whether the variables both dependent and independent have intended outcomes or there are other key factors on increasing of student's enrollment and completion in Higher Learning Institutions.

4.2. Statistical methods

This study will employ SPSS statistical method to run multiple regressions to see whether the variables both dependent and independent while control other factors that might affect the outcomes of the research work so as to obtain have intended outcomes or there are other key factors on increasing of student's enrollment and completion in Higher Learning Education Institutions.

4.3. Model Specification

In this study, the researcher will use multiple regression model where

$$y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \epsilon_i$$

from the derivation above the research is translated in

$$ystern = \beta_0 + \beta_1 coshr + \beta_2 faminc + \beta_3 hsperf + \epsilon_i$$

Where

ystern: dependent variable which is the participation in higher education that is explained by the number of students enrolled in higher education against the qualified number of students who are not attending university in order to know the effect of the effect of loan program on enrollment.

β_0 : constant variable which is enrollment in higher education

β_1 coshr: independent variable which is cost sharing policy through Higher Education Students' Loans Program which is explained in the percentage of loan given to student in total tuition fee.

β_2 faminc: second independent variable represented by family income measures by parents occupation of higher education students

β_3 hsperf: third independent variable which high school performance measured by the Division/Grade the high school students eligible to join higher education

ϵ_i : represent error, the estimation of minimal error that researcher has approximates going to encounter in the study.

3.3.3. Parameters of Estimation Techniques

The study performs a unit root tests on the variables under consideration, namely cost sharing, students enrollment, family income, high school performance, and students decision to join higher education. ADF is used; the null hypothesis for the tests is that there is a unit root. All unit root test regressions are run with an intercept. This study employs ordinary least square (OLS) method of parameters estimation technique and descriptive statistical method of analysis to provide a comprehensive picture of the impact of cost sharing policy on participation on higher education. Also table and charts will be used for the trend analysis.

4.5. Estimation Model

$$y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \epsilon_i$$

Table 2: Description of Variables

Category	Measured by	Definition
Participation in Higher Education	Number of students enrolled in higher education	Is defined as number of students enrolled in higher learning institutions such as universities and colleges
Outcome variable: Building competitive human capital	Number of students completing higher education	This is a measure of expected outcome of implementing cost sharing policy in higher education
<i>Control Variable</i> (Cost Sharing)	Students in higher education under Loans Programs	Based on government's commitment to its recurrent expenditure, this is defined as the salary and pension arrears by each state government. <i>[Positive apriori expectation]</i> .
Family income	Occupation of the parents	This is defined as the structure or system of exchange rate operated in a country. It is the amount of naira per US\$
Uncontrollable Variables	High School Performance	This is the one among the factor affecting higher education enrollment. National High School Examinations results in a particular year. Number of passed exams eligible to join higher education
Independent variable	Student Loans Program	These are assets held by the Central Bank of Nigeria in various reserve currencies. Falling reserves may mean high level of indiscipline.

4.6. Data Results and Interpretation

This part represents the results of the analysis of the data obtained from the research conducted. The study was undertaken to examine the impact of cost sharing policy on participation of students' on higher education in Tanzania. To achieve this purpose however, respondents were grouped on the basis of gender, age, group, educational level, etc.

4.6.1. Bio-data of Respondents

This section shows the distribution of respondents showing gender, age, educational level, parent's occupation, etc.

Table 3: Respondent's distribution by Category

Respondents Category	Frequency	Percent	Valid Percent	Cumulative Percent
Students	309	77.6	77.6	77.6
Parents	93	22.1	22.1	99.7
Lectures and Govt Officials	18	0.3	0.3	100.0
Total	420	100.0	100.0	

The students were from 10 different universities both private and public owned university 4 private universities and 6 public universities from 3 regions of Tanzania. The parents were from three regions and lecturers from the involved university in this study.

Table 4: Descriptive Statistics

Parent's Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Gender	93	1	2	1.35	.479
Age	93	1	4	2.44	1.011
Education	93	1	4	2.25	.758
Job Occupation	93	1	4	2.44	1.143
Percent of Cost paid by parents	93	0	3	1.85	1.008
CSP impactsonParents responsibility	93	1	2	1.33	.474
Govt Burden	93	1	3	1.64	.707
Valid N (listwise)	93				

Note: Gender 1= male, gender 2- female, Age group categorized from 1-4 where 1 stands for 30-40 2:40-50 3:50-60 and 4: 61years and above and parents job occupation was determinants of income divided into three employed-1, self-employed (entrepreneur)-2 and small scale farmer-3. Education also was indicated in 1-4 university/college, secondary, primary, and non-educated from 1-4.

Table 5: Empirical Results of Parent's Category

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.738	.241		3.060	.003
GovtBurden	.118	.074	.192	1.596	.115
CSPimpactsonprivatesponsorship	.124	.104	.139	1.190	.238
EffectivenessofCSPIImplementation	.074	.104	.085	.709	.481
PercentofCostpaidbyparents	.026	.050	.060	.527	.600
Job Occupation	-.005	.043	-.014	-.120	.905

a. Dependent Variable: CSP effects on HE enrollment

The findings of results from the parents group, the empirical has shown that, the most affecting factor regardless of cost sharing system in higher education is parent job occupation which also is the

determinant of family income and capability of parent to finance higher education. Therefore despite it all of government loans, still parent income affects the enrolment in higher education. Other variables such as effectiveness of cost sharing implementation have never shown any significant.

Table 6: Correlation between Parent's Occupation and Financing Higher Education

Correlations		Parentsoccupation	FinancingHigherEducation
Parentsoccupation	Pearson Correlation	1	-.200**
	Sig. (2-tailed)		.000
	N	309	309
FinancingHigherEducation	Pearson Correlation	-.200**	1
	Sig. (2-tailed)	.000	
	N	309	309

** . Correlation is significant at the 0.01 level (2-tailed).

The table 6 above is showing the correlation between parent's income and capability of parent paying the financing higher education. There is relationship between parent's occupation which determine income and financing higher education.

Hypothesis 1: Cost sharing policy has no impact on students' participation in higher education

Table 7: Respondent's results on whether CSP has increase enrolment in Higher Education

	Frequency	<u>Percent</u>	<u>Valid Percent</u>	<u>Cumulative Percent</u>
Valid Students	177	68.1	68.1	68.1
Govt. Officials and Lecturers	11	4.2	4.2	72.3
Parents	72	27.7	27.7	100.0
Total	260	100.0	100.0	

A large percentage of the student respondents have agreed that cost sharing has increase enrolment in higher education by 68.1% more than of government and lecturers(68.75%) have agreed to that as well as parents (79.1%) have agreed that cost sharing has increase the number of students accessing higher education. However 61.9% of respondents have agreed that the cost sharing has positive impact on higher education. Despite of that, more than 30% have denied that cost sharing has increased enrolment in higher education.177 out of 309 students have agreed 58% of the students respondents have agreed, while 61% of government officials and lecturers and 77.4% of parents have also seen that cost sharing policy has increase participation in higher education.

Hypothesis II: Cost sharing and Reduction of Government Expenditure on Higher Education

Table 8: Cost Sharing has Reduce Government Expenditure on Higher Education

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Students	112	67.1	1.074	67.1
Govt. Officials	9			
Parents	46	6.4	6.4	72.6
Total	167	100.0	100.0	100

The table 8 above, have shown that only 167 respondents among total 420 have agreed that cost sharing has reduced the government burden on higher education among 309 respondents only 112 which is less than half have agreed, while on government officials and lecturers only 50% of 18 have agreed only 46 parents 37% of whole parents respondents have agreed to the reduction of costs Most of the respondents in this particular question, has never been sure whether the government costs has been reduced or not. The data has shown that less than half of respondents are sure while the rest are in dilemma.

Table 9: Correlation between Private Sponsorship and Increasing Enrolment in High Education

Correlations		CSPonPrivate Sponsorship	CSPImpactsonEnrollment
CSPonPrivateSponsorship	Pearson Correlation	1	.473**
	Sig. (2-tailed)		.000
	N	309	309
CSPImpactsonEnrollment	Pearson Correlation	.473**	1
	Sig. (2-tailed)	.000	
	N	309	309

** . Correlation is significant at the 0.01 level (2-tailed).

The table 9 above is showing the correlation between cost sharing implementation and increasing enrolment in higher education under private sponsorship. This has proven that by implementing such policy government financing burden is shifted to parents and enrolment in higher education increase

Table 10: Statistics Results on Students Category

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.428	.300		1.428	.154
	StatusCF	.168	.072	.124	2.326	.021
	KnowledgeCSP	.258	.073	.183	3.527	.000
	ModeofEntry	-.088	.080	-.055	-1.101	.272
	AcPerformance	.027	.043	.031	.619	.537
	Parentsoccupation	.026	.035	.037	.737	.461
	Criteria for StudentsLoans	-.124	.093	-.067	-1.330	.184
	CSP on ReductionGovt Costs	.352	.042	.432	8.463	.000
	SCPthroughHESLBPEonAccess	.016	.037	.022	.439	.661

a. Dependent Variable: CSPImpactsonEnrollment

This is due to the fact that p-values are less than the α (0.05) levels of significance. Therefore, we reject the null hypothesis for these variables. Other variables such as academic performance in high school, parent's occupation (social economic status) and Higher education Loan's Board criteria are not significant in explaining variations in the dependent variable. Furthermore, using the standardized coefficients for Beta, existence of a cost sharing is the most influential, in reduction of government expenditure and nature of admission status is also influential.

Table 11: Correlation between Academic Performance and Enrolment in Higher Education

Correlations		AcPerformance	CSPImpactsonEnrollment
AcPerformance	Pearson Correlation	1	.018
	Sig. (2-tailed)		.748
	N	309	309
CSPImpactsonEnrollment	Pearson Correlation	.018	1
	Sig. (2-tailed)	.748	
	N	309	309

The table 9 above is showing the correlation between academic performance and increasing the number of enrolment, from the results above, the academic performance is not significance relating with enrolment in higher education.

Table 12: Efficiency of Cost Sharing Policy Implementation by HESLB

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Parents	54	87.1	87.1	87.1
Govt. Official and Lecturers	8	12.9	12.9	100
Total	62	100.0	100.0	

The respondents were asked to know their satisfied with the cost sharing policy implementation through HESLB, but more than 50% of respondents in parent group said yes while more than 50% of lecturers and government officials were not satisfied with the government agency Higher education Loan Board(HESLB) implementation of cost sharing. The gap and perception of respondents in there two groups are understandable due to the fact that they have different level of knowledge, education and critical analysis and impact of this policy in their lives.

4.6. 3. Challenges facing Cost Sharing implementation in Tanzania

This part, explains both sides of the service the government and citizens who are respondents attitudes and opinions concerning the main challenges they encounter during the access of higher education loans services and government difficulties in implementing cost sharing in Tanzania.

4.6.3.1: Citizen's Challenges encountered in Cost Sharing System

Corruption and Nepotism is the key challenge that has been noted by most of the students who were required to express their opinions on the major challenges that HESLB facing in implementing cost sharing system in Tanzania. This has been explained on specific areas such as misuse of public office by the civil servants who are dealing with allocation of loans to students which have been characterized with unprofessionalism on identifying real needy people or targeted for government financial education and nepotism despite of clear policy and criteria that are used for Higher education loans provision.

Bureaucracy and Loan delays is also a major challenge that has been pointed not only with students from universities but also lecturers from universities, that the student's under cost sharing system has been leading in strikes and demonstration in both public and private universities due to the delays of student's loans provision. The bureaucratic system has been a main reason for more often demonstration and strikes in most of the public universities that not only affects the academic schedules but also it ruins peace and harmony in learning environment.

Misuse of Higher Education Student's Loans:

According to the survey less than 40% has trusted government effectiveness in loans allocation. Parents and lecturers felt the same way due to the mismanagement of student's loans. Ngalomba (2013) has reported Tanzania government has once stopped the students loans supply due to the auditing report that has reveal the more than 2000 ghost students in universities as it has been stated

“The government has suspended student loans worth TZS3.2 billion (US\$1.5 million), affecting around 2000 students. This came after a routine verification exercise revealed that some who signed up for loans may not even exist.”. These students were not registered but the university submits the names every semester to claim the loans and HESLB release the loans without assurance. The case of Mkwawa University College of Education (MUCE) is one of the cases where National Audit Report (2014) has discovered that HESLB has been paid for 2,700 students who neither are non-existing neither in the records of HESLB nor admitted to the MUCE. This endangers the effectiveness of the government allocations of the resources taking into consideration that these students were not under cost sharing HESLB system (The Citizens Newspaper, October, 22, 2014)

4.6.3.2: Government Challenges on Implementing Cost Sharing Policy

Loan Repayment Issue this challenge that is highly grantee is not able to repay the money after finishing their high education due to the poverty or unemployment. Despite of the parent's collateral asset, the loan beneficiary find difficult to pay the loans due to the high dependency rate within the family and poverty. The similar challenge has been highlighted by Tanzania Students Loan's board that beneficiaries are not paying their loans on time which is not only causing delay for the new students to access loans but also wrong perception towards government resources.

According to HESLB (2009) has shown that most of the loan beneficiaries still believe that loans were for free, they have right to be educated for free as it was in 1980s. The government more than their parents has a responsibility of paying for their higher education and not primarily their parents or themselves. The

HESLB Annual Report (2009) data shows that despite the increasing of giving students loans for higher education as the years goes on the recovery of these loans is still slow despite of some beneficiaries being hired in government or private sector and being capable of repay the loans. In 15 years of HESLB 1994-2009 the total amount of TZS 2,088,961,453.29 was collected which is 12.4% compared to due repayment of TZS 16,823,810,208.95 amount of loan due.(HESLB,2009.)

Sustainability of Cost sharing system is not possible as long as the citizen's engagement in educating their children is less, still depending on free education or taking government loans as grant or rights. This also has been discussed in HESLB (2009) report that despite of government initiatives and giving loans for 22 years less than quarter students has started to repay their loans due to the negative perception of government loans as grants and free no need to repay back the government. The intended stakeholders such as private sector in Tanzania still low, less than 5% in comparison to parents who at least reaching 15% in supporting higher education in Tanzania.

Limited government budget to support increasing number of students in higher education

On this issue, most of the respondents have noted the rapid growing access of high school has leads to competition to enter in universities; the increment in passing rate has increased the demands for higher education in Tanzania. In 1996 only 5,081 students were joining higher education, the scenario has changed in 2016, 80,000 students had applied for Higher Education Students Loans Board for the financial support for their higher education, but government support was only to 20,000 students and 60,000 left out. The growing demand for higher education is great in comparison to government capability to support each student who deserve to access higher education. On the other hand, government budget has been the key factor in determine the number of enrolment through government loans which annually support almost 70% of the students enrolled in higher education in Tanzania.

Dilemma on Pro- Poor family background against Academic Excellence

Most of the scepticism about cost sharing system in developing economies, based on the fact that in real world that students from poor family are in rural areas in public schools that can excel but not more than those from middle income, went to private school in urban areas are most privilege to have good academic performance in comparison to public school, due to the fact that public schools not only they are lacking enough teachers and facilities but also high likely to be left out in cost sharing system. Therefore the high excelled are from either rich family or middle income parents who are capable to support their children higher education. This also bring the dilemma of cutting point or double standard on cost sharing fairness and moral issue whether it is the system that works for poor. If the cutting point for loans allocation is grades then majority of poor family background will be left out, to match these two criteria is also a challenge.

Tanzanian Affairs Report (2017) on Education has proven that showing top schools performers' nationally for best secondary results, all of them are private schools that poor family parents won't be able to afford. The top 10 schools nationally are:

Feza Boys Secondary (Private),	Shamisiye Boys Secondary (Private),
Thomas More Machrina Secondary (Private),	Marian Boys Secondary (Private),
Marian Girls Secondary (Private),	St. Aloysius Girls Secondary (Private),
St. Francis Girls Secondary (Private),	Kaizirege Junior Secondary (Private),
Kifungilo Girls Secondary (Private)	Anwarite Girls Secondary (Private)

There has been a dilemma whether the students who are in need of loans are not from best performance schools which are most private schools, rather public schools that are located in rural areas. This has been commented by Ishengoma (2004) that cost sharing and loans allocations are not pro-poor as long as students loans will prioritize academic competitiveness without considering family background.

4.6.3.3. POLICY ALTERNATIVES TO OVERCOME THE CHALLENGES

Based on the findings of this research work, it is inevitable to provide a set of policy recommendations that would be applicable to reduce the negative outcomes of the cost sharing implementation in higher education in Tanzania for the maximization of intended outcomes of increasing participation while reducing government costs in higher education in Tanzania.

1. More Information Education and Communication to Citizen's about Cost Sharing System in Higher Education

The participation of Tanzanians in higher education issues is low compared to basic and secondary education. This is due to well information which contributed to direct participation in sending children to school, participate in building Ward secondary schools etc. However, the society they do not have similar changes in higher education. The power of having right knowledge can increase parents' participation on paying higher education costs and loan repayments to the beneficiaries. Knowledge about the changes in financing higher education is not clear enough; this has caused parents and students to behave and reacts as if the higher education is free which has caused strikes, delay payments and increase on loan demand despite of family capabilities to support their children in higher education.

Right information to all people will give options to the parents whether to pay for their children. Therefore the information is the key and long term strategy to change the mindset of the parents and students on higher education that will not only encourage more engagement in borne higher education costs but also create awareness of loans and not grants in higher education which can quicken loan repayment so as sustainability of the system. As the study has shown in 93 parents respondents only 62.5% are aware of cost sharing system and more than 50% they do not educate their children in higher education. 58.6% are not educating their children in higher education; therefore a lot has to be done to increase knowledge that will speed up parent's role in paying fee in higher education, change public perception of free loans rather increase repayments and scale up the reduction of government burden.

2. Proper Loans Management and Allocation through Performance and Accountability.

Despite of using modern tools of computerized means test allocate loans and securing applicants details still HESLB fall short on its allocation resources. Therefore the government can use performance appraisal and accountability like any other private sector through this system government can hold accountable the civil servant that involved in theft of resources through paying ghost students and delays of loans to beneficiaries. Misallocation of resources causing some of the students to miss opportunity to access higher education while public servant takes loans for private gains. As long as public servants have the mentality of public money they can misbehave and assuming that no one will claim for the money wasted. The possible way is to bring into justice whoever found guilt taking of private properties as compensation for the loss they causes. This will reduce public lost trust towards HESLB and other government agency .Government should emphasize job training on good governance and accountability on government staff to improve their efficiency and reduce bureaucracy and delays.

CHAPTER FIVE

5.0. DISCUSSION, CONCLUSION AND RECOMMENDATIONS

5.1 Discussion

The success of any new policy is to achieve its intended goals, for the Tanzanian case, the introduction and relevancy of cost sharing policy in higher education is to be able to achieve intended outcomes which are to reduce government burden of financing higher education by involving more stakeholders such as parents, students, private sector to share the cost of higher education as well as increasing number of students accessing higher education by utilize the available resources to maximize the beneficiaries. By doing so, the mission of cost sharing will be viable and accomplished. According to this study, The success of cost sharing has been seen on the increasing enrolment as it has been commented with more than 50% of respondents but on reducing government burden still a challenge because of unintended outcomes such as mismanagement or misuse of loans by government workers, bureaucracy and delays of loans allocations, shortage of resources, Repayment issues and unclear criteria and dilemmas..

The study examined the impact of cost sharing policy after 22 years of implementation and participation of students in higher education using the sample of 420 respondents from 11 universities and 3 regions of Tanzania; categorized in three groups that are crucial and directly affected by the implementation of cost sharing policy in Tanzania. The results has shown that cost sharing has succeed in one of its goal increasing enrolment in higher education, where more than 70% of 309 students are enrolled under cost sharing system, 27% have been under private sponsorship. And despite of it all more than 60 % of respondents have knowledge about cost sharing policy implementation in higher education.

However, this success is still incomplete due to the fact that reduction of government expenditure has yet to be achieved due to the fact that, the increment access to higher education demand, still rely on government shoulders, the number of students depending on government loans for higher education has been increasing. The Loan repayment for the beneficiaries' of Students' loans has been slow, this

question the sustainability of the cost sharing system in far future existence of ghost students which is loophole for government money to be misused by both parties HESLB and universities, unclear criteria and dilemma on who to serve and to target on loans allocation also has been an issue that needs to be addressed to improve the recent performance.

Reviews were conducted extensively on various literatures and existing works regarding the cost sharing relating to the views of several authors as it relate to its impact on the student's access of higher education. The review focused on the origin of cost sharing in higher education, the need for Tanzania to adopt this system, the implementation since its adoption in 1994 till to date. Since most of the Tanzanian's Scholars has been using one university as the case study, I have gone far accommodating diverse views from 10 university respondents, in three different region who are direct affected by this policy from policy makers government officials, lecturers who are affected when there is ineffectiveness in HESLB, students as well as parents who are the helping hand to the government. The next study is needed to accommodate business or private sector opinions about being part of crucial stakeholders in financing higher education.

5.2 Conclusion

In this research work, the impact of cost sharing policy on student's participation in higher education, using a case study respondents from 10 universities in three region of Tanzania. The aim of the study was to ascertain the impact of cost sharing system in higher education on student's participation and reduction of government burden of financing higher education through student's loans as it has been claimed in National Higher Education Policy of 1999. The results of the findings has proven that implementation of cost sharing has increase enrollment in Higher Education even if government financing through allocation of budget to HESLB still play a great role in increasing enrollment and it can affects the enrollment when it reduced or increased. The recent studies by Tanzanian Scholars such as Abdul (2015) has seen the same Cost Sharing results that 97% of Higher Education Student's in still depends on government support (loans) for their higher education has confirm the similar results.

Despite of growing number of Higher education institutions, from 31 to 51 in 2015, has not created impacts on increasing the graduates who are self-sponsorship rather has increased the number of students as long as all the admitted students depends on government loans as has been seen in Morley(2007) paper on Democratization Higher Education in Tanzania and Ghana.

Therefore a lot has to be done in engaging private sector support in Higher Education in Tanzania, has never created significant I in cost sharing manner, it has less than 1% of the cost sharing, parents and self-sponsorship 27%.

All in all, the cost sharing policy has made a progress in comparison to previous years where the number of students enrolled under private sponsorship in most private university, but still a lot has to be done. 309 respondents 27.5% are private (self) sponsorship, 72.5% are under government support through HESLB. since, the parents and students lack knowledge about this policy, and students have negative perception about loans for higher education is the grant and their right this has impacts on repayment after finishing their studies.as it has been indicated by HESLB(2009) and Nyahende (2013)

But still, there is a gap in knowledge about eligibility of government loans to higher education among all stakeholders /respondents involved in this research more than 46.9% have said Academic performance, 38.8 % poor family background and remained Orphanage and Disability) There is no common understanding on the criteria for Loan's access for Higher Education among the higher education students as it has been stated in HESLB report. This varies according to the group of respondents and among all; parents are less informed than any other group about cost sharing implementation and criteria for accessing government loans.

5.3. Policy Recommendations

The explained options for the improvement on implementing cost sharing policy in Tanzania, I would highly recommend the options to be considered to put into actions taking into consideration its heavy significance and impact on the achievement of cost sharing effectiveness on reducing government

burden, accountability of students and parents on higher education cost sharing system and increasing enrollment in a long run.

Long term impacts on breaking social cultural barriers of dependence on government for higher education, loans repayment and to hold public servants responsible as well. This will not only save government resources but also will create commitment and intergenerational resources that would be returned after beneficiaries' loans repayment. The main example is the bank loans, the citizens knows the costs of taking loans and failure to repay bank loans will lead to lose their properties that has been registered as collateral during the loan agreement. As long as the business sector has manage to break the barrier of their customer laziness and make them responsible so as the HESLB loans beneficiaries' after been employed.

Proper Loans management and allocation can create sense of accountability and responsible universities and civil servants that are given tasks to allocate loans to the targeted students. This also will enable efficient use of public finance for the targeted goal. This accountability will saves and win citizens trust and cooperation, encourage students to repay their loans after graduating.

There is need for government emphasis on economic sector policies so that will expand the industrial sector so as to increase the jobs and employment of graduates to be able to repay their loans after finishing their studies. Government should work together with higher learning institutions Research and Development and private sector to know what are needed skills and knowledge in the job markets so as the education attained from college to match with current demands of labour market, by doing so the graduate will be employable and student's loans will be paid this will lead to sustainability implementation of cost sharing in higher education without depending increment of budget from central government.

Engaging private sector in financing higher education, Tanzania has growing and promising private sector that is growing so fast, however, in scholarships and financing higher education, the

contribution is still low. Despite of being identify in the policy paper as one of education stakeholder in higher education and Government should encourage private sector through policy and laws to collaborate to support higher education sector not only by building more universities and colleges but also giving scholarships and financial aid to the students from poor background family.

By doing so, the government will improvement the implementation of cost sharing policy, but also reduce the expenditure incurred by government to support higher education students. The resources available will be used efficiently and beneficiaries will be able to pay their loans due to the employability skills and private sector will also share the government burden which is more than 70% and with educating the citizens will able to finance their children's education more. This will bring more achievements to the objectives of cost sharing system in the country.

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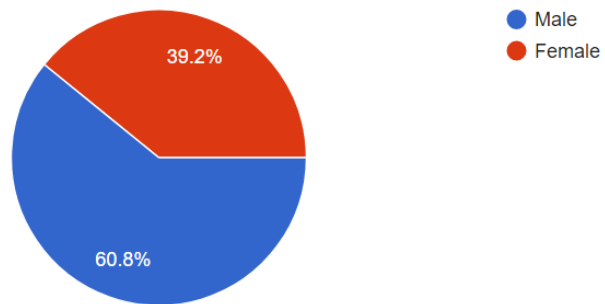
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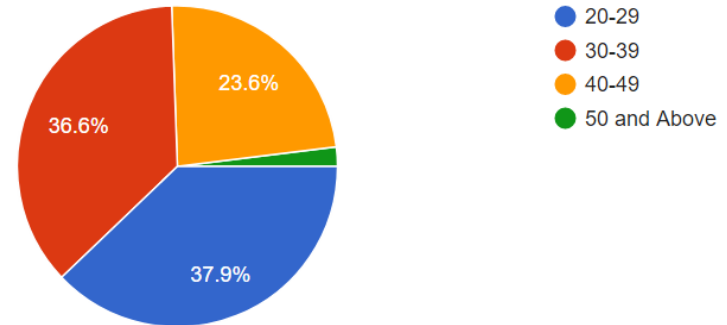
APPENDIX I: QUESTIONNAIRES

HIGHER EDUCATION STUDENTS (309 RESPONSES)

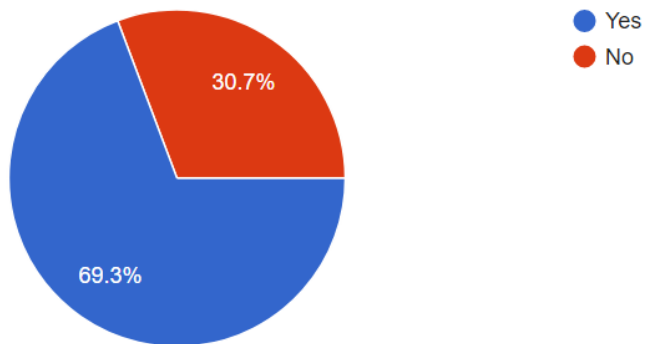
1. Gender



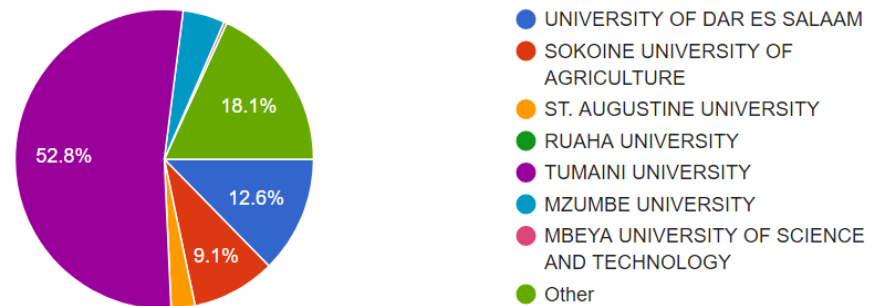
2. Age



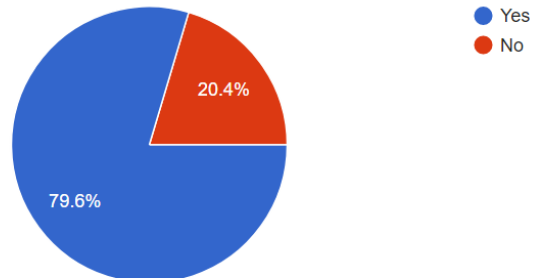
3. Do you know Cost sharing policy?



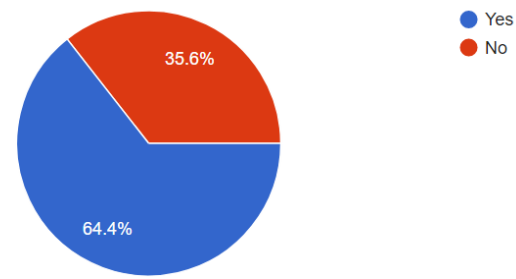
4. Which University/College did/do you attend?



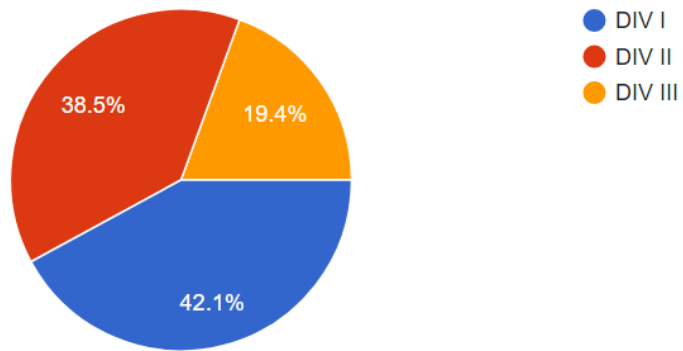
5. Are you still in college?



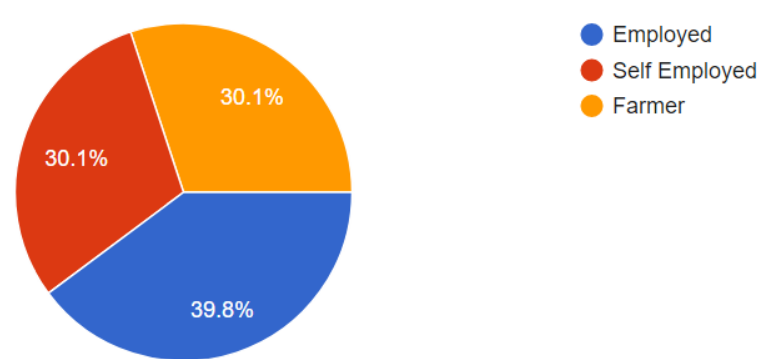
6. Are you a direct entry student? If "Yes" please answer the next question.



7. What is your A-level academic performance?

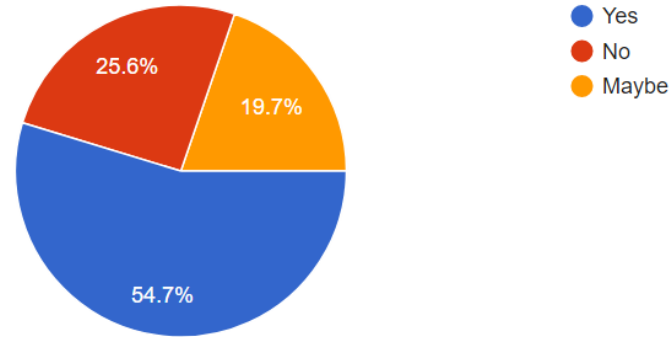
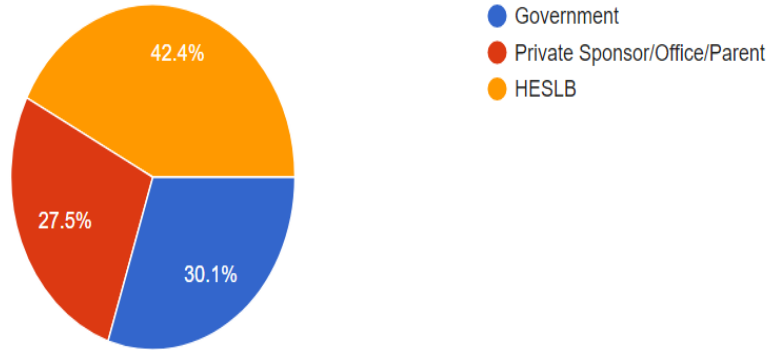


8. What is your parent/ guardian's occupation?



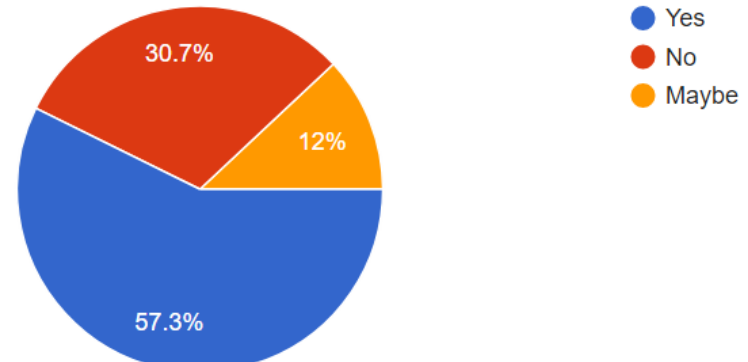
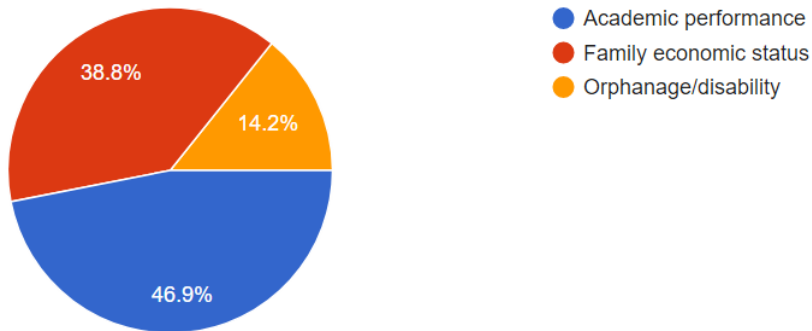
9. Who was/is financing Higher Education?

10. Do you think cost sharing has reduced government spending on Higher education?

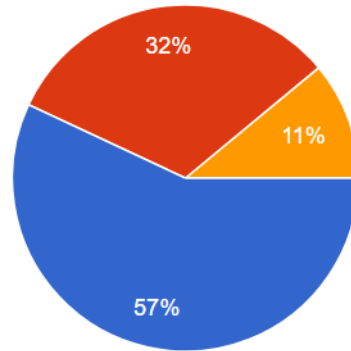


11. What is the most criteria for student to get loan from HESLB?

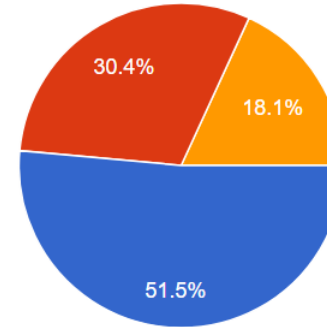
12. Do you think cost sharing has increased enrollment in higher education?



13. Cost sharing is the best way government to encourage parent's responsibility on their children's education 14. CS increase private sponsorship?

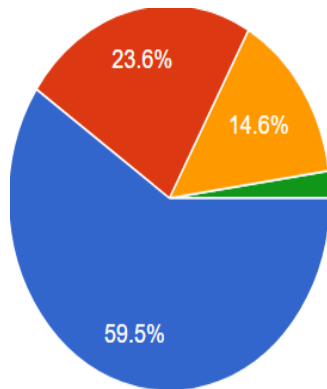


● Yes
● No
● Maybe

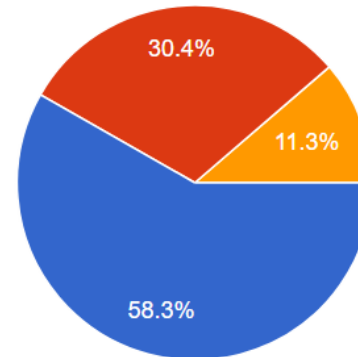


● Yes
● No
● Maybe

15. Does Cost sharing have positive impact on accessing Higher education? 16. Do you think cost sharing has increase graduates in higher education



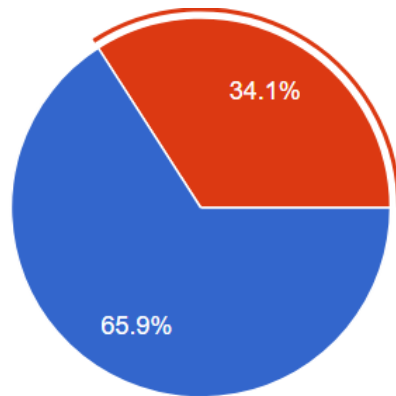
● Definitely Yes
● Definitely No
● Probably
● Don't know



● Yes
● No
● Maybe

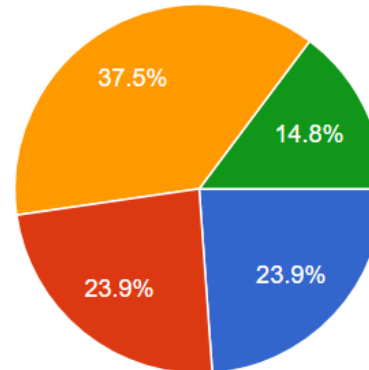
PARENTS (93 RESPONSES)

1. Gender



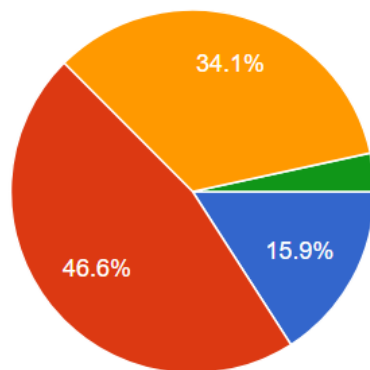
2. Age

● mume
● mke



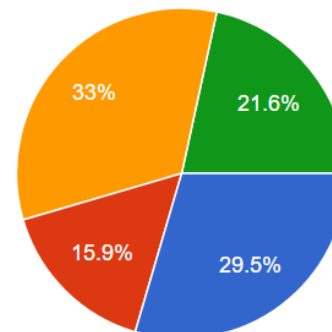
● 30-40
● 40-50
● 50-60
● 61 na Kuendelea

3. Level of Education



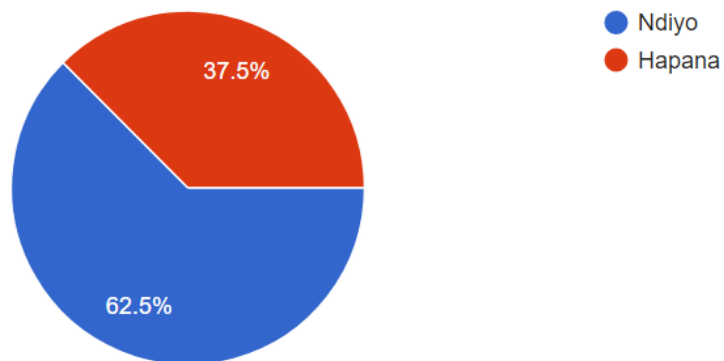
● Shule ya Msingi
● Sekondari
● Chuo Kikuu
● Sijasoma

4. Job Occupation

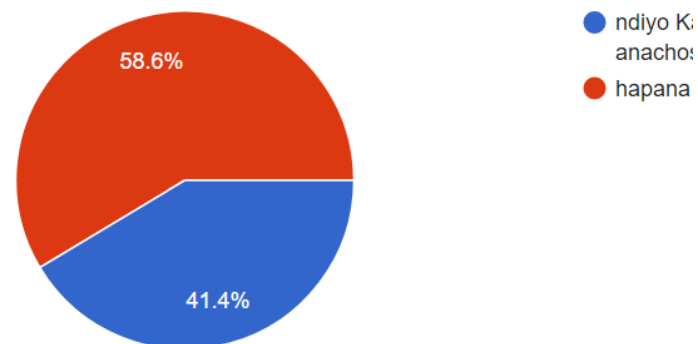


● Mwajiriwa(Serikalini)
● Sekta Binafsi
● Mjasiriamali
● Mkulima

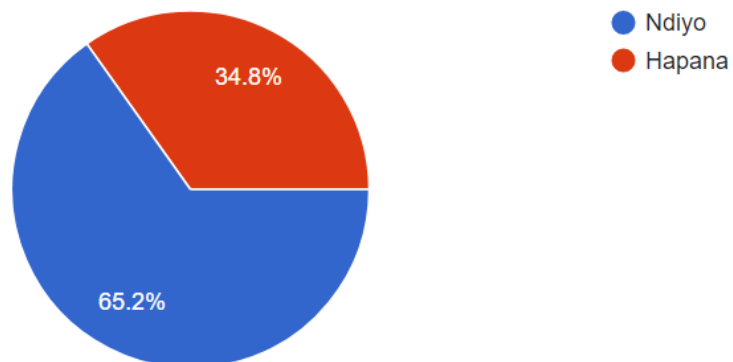
5.Do you know Cost sharing System in Higher Education?



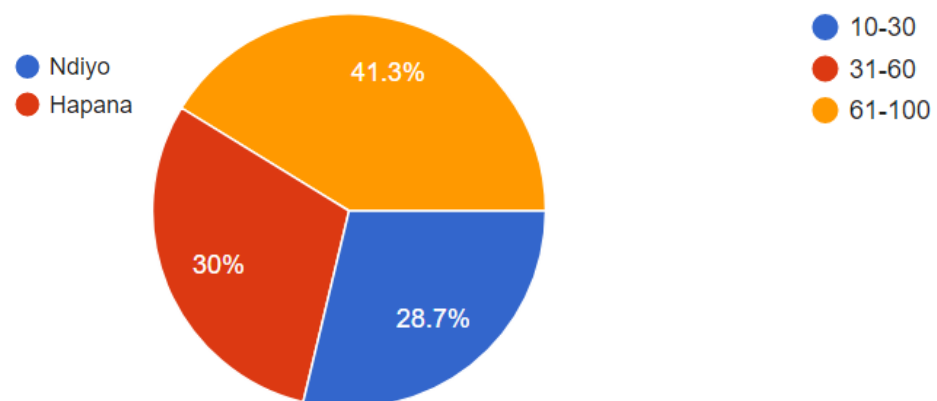
6.Are you financing a student in Higher Education?



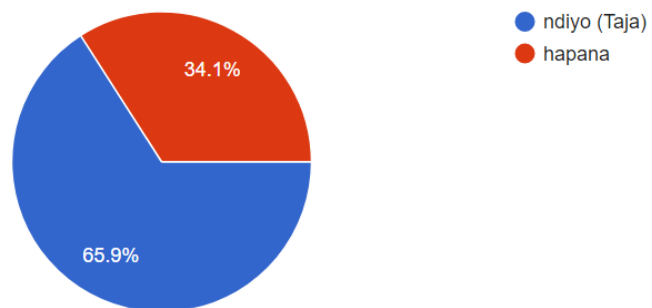
7.Do you know the roles of student's loan board (HESLB)?



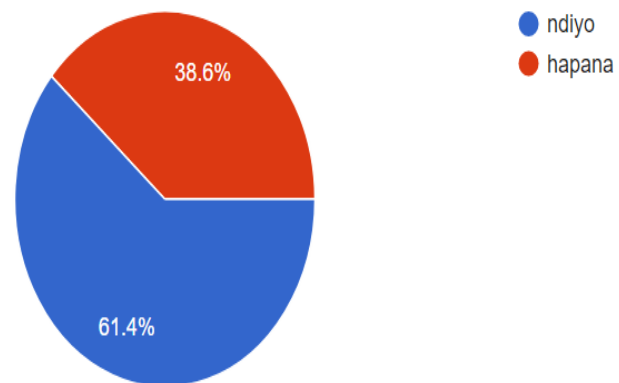
8. How much are you paying for your child in higher education?



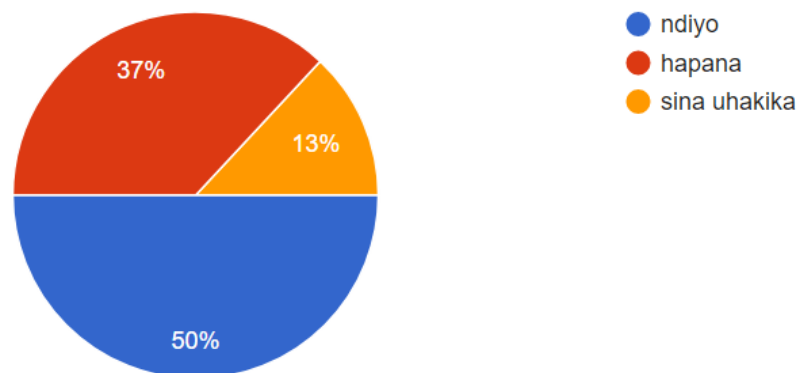
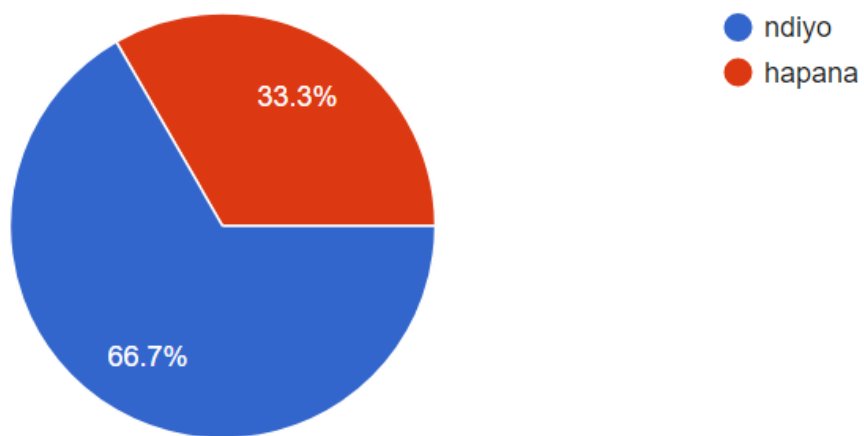
9. Do you know the criteria used to allocate students' loans?



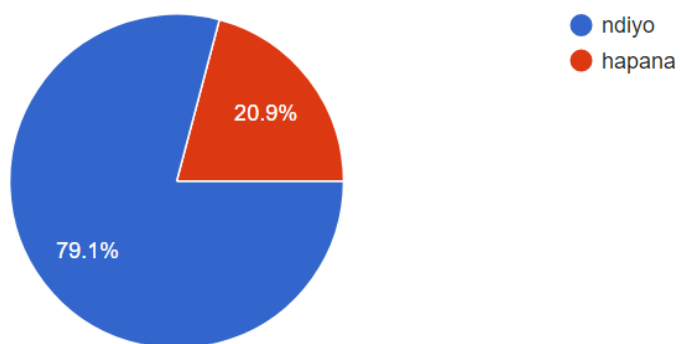
10. Do you think HESLB is working efficiently in implementing cost sharing?



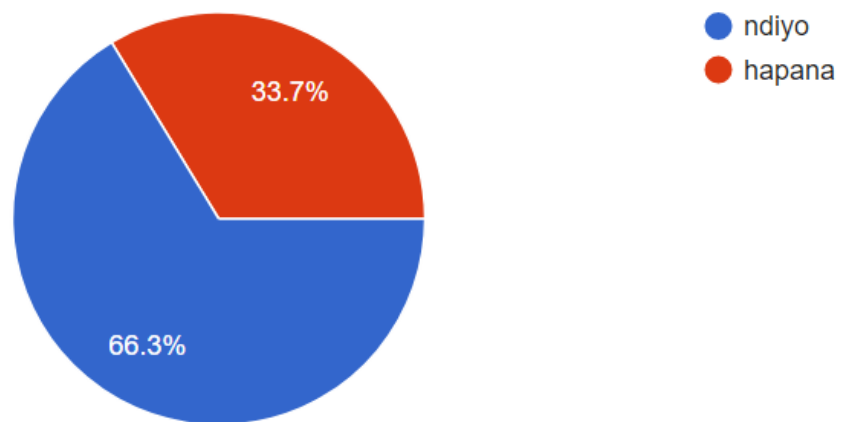
11. Have cost sharing increased Parent's responsibility in educating their children? 12. HESLB do you think government reduced the expenditure in higher education?



13. Do you think cost sharing has increased enrollment in higher education?

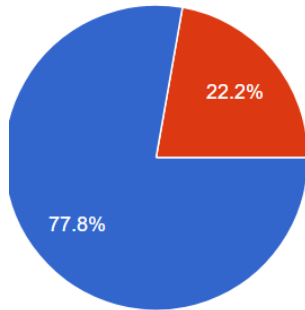


14. Implementation of this policy has increased students enrollment under private sponsorship?

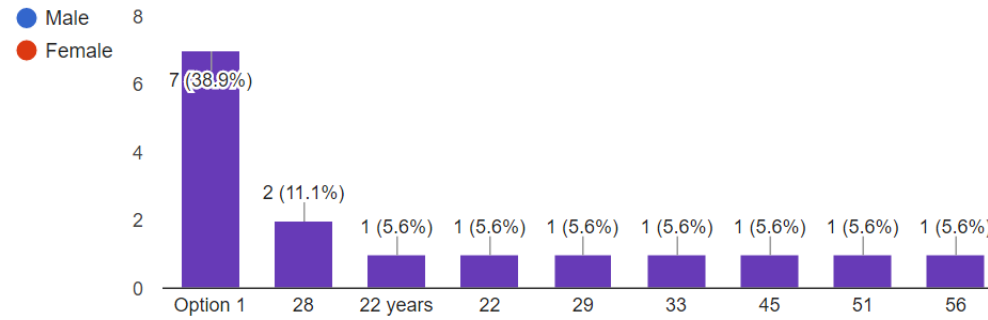


GOVERNMENT OFFICIALS AND HIGHER LEARNING INSTITUTIONS LECTURERS (18 RESPONSES)

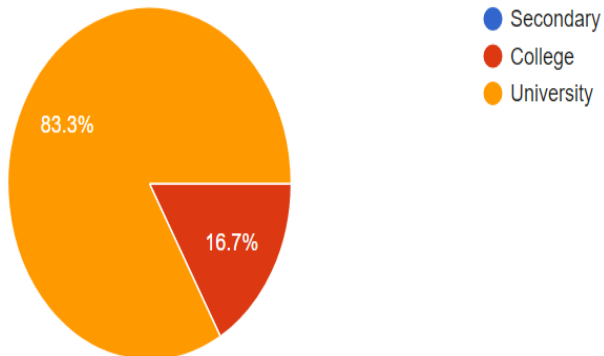
1. Gender



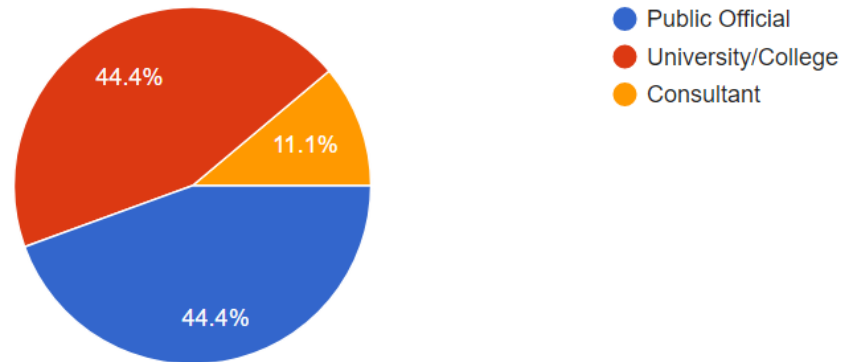
2.Age



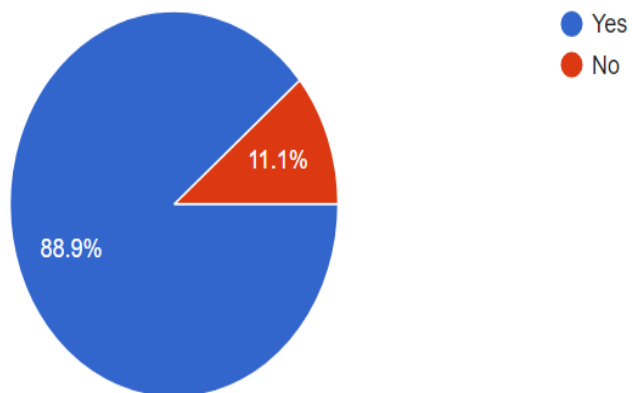
3. Education Level



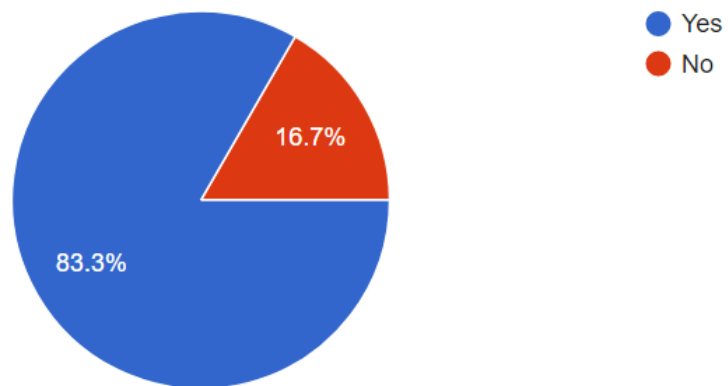
4.Job Occupation



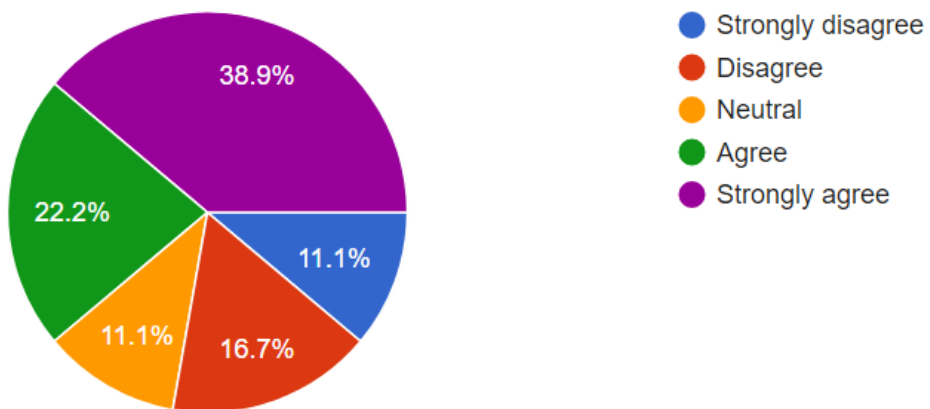
5. Do you know cost sharing?



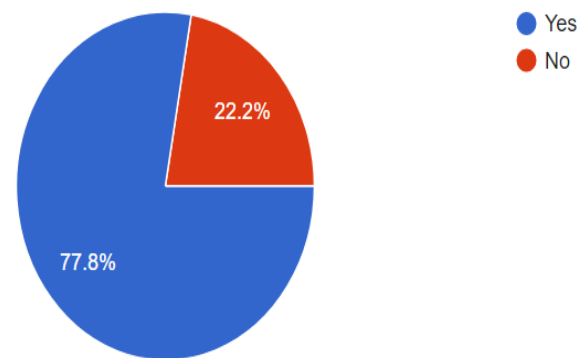
6. Are you beneficiary of Cost Sharing?



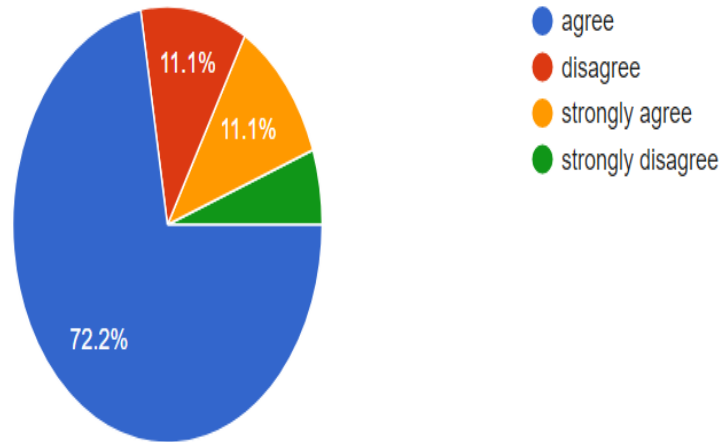
7. Do you think cost sharing policy has increase students enrolled in Higher Education?
H.E?



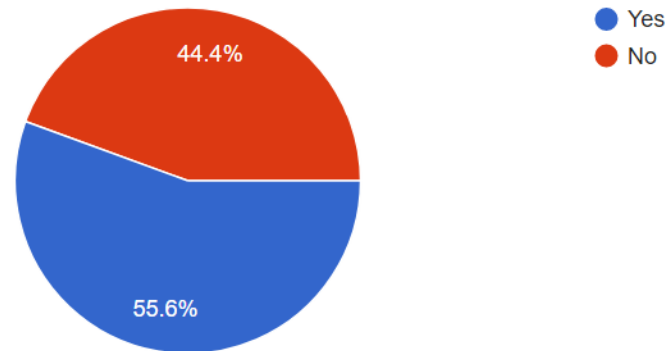
8. Does cost sharing increase parent's responsibility of financing



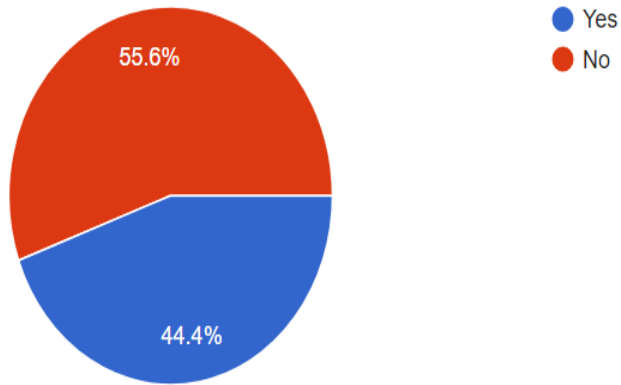
9. Do you think cost sharing has reduced government spending in Higher education?



10. Does the policy increase the student's enrolled under private sponsorship?



11. Are you satisfied with cost sharing policy implementation through HESLB?



12. Are the citizens well informed about cost sharing policy?

